

EXHIBIT "A"



fannie mae 1092 (exterior)

SUBJECT

Client: GREEN TREE
Loan Number:
Borrowers Name: PAWLOWSKI, MARK

Report Date: 9/19/2014
Batch:
Address: 597 HITHERGREEN DR
City, State Zip: LANSING, KS 66043
County: Leavenworth

RESOLUTION

Reconciliation Value As Is: \$92,900

Reconciliation Value As Repaired: \$92,900

Repair Cost:

Repair Comments:

Resolution Comments:

After reviewing both reports, most weight is given to Report 4877347 dated 9/19/2014 with a value of \$92,900. Due to the lack of comps similar in size as the subject, most comps are located over 1 mil...(more in addendum)
The subject is a single family located in Lansing, Kansas. The subject has a gross living area of 1096 square feet, with 3 bedrooms and 2 bathrooms. The subject was built in 2005 and has a 2-car garag...(more in addendum)

Source

REPORT 4877347 DATED 9/19/2014

Value As Is: \$92,900

Value As Repaired: \$92,900

Repair Cost: \$0

Effective: 09/19/2014

Rating: Best (1)

Summary:

The subject is noted as being in average condition in an average location. The subjects market is showing as declining. Most comps are located over 1 mile from the subject.

Source

REPORT 4263139 DATED 10/25/2013

Value As Is: \$178,000

Value As Repaired: \$178,000

Repair Cost: \$0

Effective: 10/25/2013

Rating: Average (3)

Summary:

The subject is noted as being in good condition in an average location. The subjects market is showing as stable. Most comps are located within 1 mile of the subject.



fannie mae 1092 (exterior)

Comparison

Is subject address consistent on both reports?	Yes
Is subject neighborhood data consistent on both	Yes
Is specific property type consistent on both reports?	Yes
Is room count consistent on both reports?	Yes
Is living area consistent on both reports?	Yes
Is lot size consistent on both reports?	No
Report 4877347 dated 9/19/2014 notes the subjects lot size as .55 acres.	
Report 4263139 dated 10/25/2013 notes the subjects lot size as .49 acres.	
Is age / year built consistent on both reports?	Yes
Is car storage consistent on both reports?	Yes
Is location rating consistent on both reports?	Yes
Is condition rating consistent on both reports?	No
Report 4877347 dated 9/19/2014 notes the subjects condition as average.	
Report 4263139 dated 10/25/2013 notes the subjects condition as good.	

ADDITIONAL COMMENTS

Resolution Additional: After reviewing both reports, most weight is given to Report 4877347 dated 9/19/2014 with a value of \$92,900. Due to the lack of comps similar in size as the subject, most comps are located over 1 mile from the subject. The sold comps are recent sales from April and July 2014. Additional research in Collateral Analytics did not produce many comps similar in size as the subject. Prior Report 4263139 dated 10/25/2013 included most comps located within 1 mile of the subject; however, included all sale comps that are now considered dated and sold in May and September 2013.

Subject Additional: The subject is a single family located in Lansing, Kansas. The subject has a gross living area of 1096 square feet, with 3 bedrooms and 2 bathrooms. The subject was built in 2005 and has a 2-car garage.



fannie mae 1092 (exterior)

PROPERTY:	597 HITHERGREEN DR LANSING, KS 66043		
BORROWER:	PAWLOWSKI, MARK		
LOAN NUMBER:		DATE:09/19/2014	
COMPLETED BY:	CHANEY II, JOHN R	LICENSE:	BR00045522
FIRM NAME:	John Chaney	PROXIMITY:	26.28 MILES
EMAIL:	realestatekansas@gmail.com	PHONE/FAX:	785 865 5000 Laura / 913-888-0055

1. GENERAL MARKET


Current market conditions	<input checked="" type="checkbox"/> Depressed	<input type="checkbox"/> Slow	<input type="checkbox"/> Stable	<input type="checkbox"/> Improving	<input type="checkbox"/> Excellent
Employment conditions	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing		
Market price of this type of property has:	<input checked="" type="checkbox"/> Decreased	5 %	In past 6 months		
	<input type="checkbox"/> Increased	%	In past months		
	<input type="checkbox"/> Remained Stable	%	In past months		
Estimated percentages of owners vs. tenants in neighborhood:	80 %Owner Occupied		20 %tenant		
There is a	<input checked="" type="checkbox"/> normal supply	<input type="checkbox"/> over supply	<input type="checkbox"/> shortage of comparable listings in the neighborhood.		
Approximate number of comparable units for sale in neighborhood:	12	Property Type:	SFD		
No. of competing listings in the neighborhood that are REO or Corporate owned:	15	Occupancy:	OCC-OWNR		
No. of boarded or blocked-up homes:	0	Under Construction:	No		

The average marketing time for similar properties in the subject area is 120.Appropriate improvement for the neighborhood.

II. SUBJECT MARKETABILITY (Space for comments at the bottom of next page.)

Range of values in the neighborhood is	\$10,000 to \$200,000
The subject is an	<input type="checkbox"/> overimprovement <input type="checkbox"/> underimprovement <input checked="" type="checkbox"/> appropriate improvement for the neighborhood
Normal marketing time in this area is	120 days.
Marketability of subject property is	<input type="checkbox"/> excellent <input checked="" type="checkbox"/> good <input type="checkbox"/> fair <input type="checkbox"/> poor
Unit Type:	<input checked="" type="checkbox"/> House <input type="checkbox"/> Condo <input type="checkbox"/> Townhouse <input type="checkbox"/> Multi-family(No. of units) <input type="checkbox"/> Modular
If condo or other association exists: Fees are	\$0/mo. Current? No Unpaid how many months? 0
The fee includes:	<input type="checkbox"/> Pool <input type="checkbox"/> Tennis <input type="checkbox"/> Insurance <input type="checkbox"/> Landscape <input type="checkbox"/> Other
Association Contact:	Name: na Address: na Phone: na

III. COMPETITIVE CONTRACT OFFERINGS OR LISTINGS					Satellite/Birds-eye Imagery	
ITEM	(S) SUBJECT	(L1) COMPARABLE #1	(L2) COMPARABLE #2	(L3) COMPARABLE #3		
Address	597 Hithergreen Dr	1001 N 3rd St	501 S 1st St	432 Muncie Ter		
Proximity to Subject		1.55	0.54	2.29		
Current List Price		\$90,000	\$106,500	\$114,500		
Original List Price		\$90,000	\$106,500	\$114,500		
Current Price/Gross L.v. Area		\$74 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	\$94 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	\$94 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N		
Data Source	TAX ROLL	MLS fair market	MLS fair market	MLS fair market		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION	+	(-) Adjust.
Date of Sale/DOM	/	/ 14	/ 56	/ 13		
Location	rural	rural	rural	rural		
Site/View/Land Lease	0.55 acres average	0.49 acres average	0.36 acres average	0.96 acres average		
Design & Appeal	1-story	1-story	1-story	1-story		
Quality of Construction	average	average	average	average		
Age	2005	1993	1958	1945		
Condition/Repairs/ Cosmetic	average / none / na	average / none / na	average / none / na	average / none / na		
Systems, Structural, Environmental	none	none	none	none		
Above Grade	Bath 2 Bed 3	Bath 3 Bed 4	Bath 1 Bed 2	Bath 2 Bed 3		
Room Count	7	7	5	7		
Gross Living Area	1096 SQ FT	1224 SQ FT	1158 SQ FT	1222 SQ FT		
Basement & Finished Rooms Below Grade	none	none	none	none		
Functional Utility	average	average	average	average		
Heating/Cooling	CENTRAL/CENTRAL	CENTRAL/CENTRAL	CENTRAL/CENTRAL	CENTRAL/CENTRAL		
Garage/Carport	2 car	2 car	1 car	2 car		
Porches, Patio, Pool, Etc.						
Special Energy Efficient Items	none	none	none	none		
Fireplace(s)						
Other (e.g. remodeling)	none	none	none	none		

 fannie mae 1092 (exterior)									
Sales of Financing Concessions		0			0			0	
Net Adj. (total)		+	-	5-7,080	+	-	\$5,700	+	- \$740
Indicated Value of Subject		\$82,920			\$114,200			\$115,240	



fannie mae 1092 (exterior)

IV. MARKETING STRATEGY

Most likely buyer: ☒ Owner Occupant ☐ Investor ☐ Other
Planned Marketing Actions in addition to cleaning, repairing, sinange, MLS and lock box (be specific):
None

Recommended repairs and your estimate of cost by item. Attach addendum if additional space is needed.

V. COMPETITIVE CLOSED SALES

Satellite/Birdseye Imagery

ITEM	(S) SUBJECT	(\$1) COMPARABLE #1			(\$2) COMPARABLE #2			(\$3) COMPARABLE #3		
Address	597 Hithergreen Dr	416 Holiday Dr			1205 N 7th St			202 E Lois St		
Proximity to Subject		1.59			1.81			0.43		
Current List Price										
Sale Price		\$88,000.00			\$88,500.00			\$100,000.00		
Sale Price/Gross V. Area		\$98 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N			\$71 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N			\$100 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N		
Data Source	TAX ROLL	MLS fair market			MLS fair market			MLS fair market		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION			DESCRIPTION			DESCRIPTION		
Date of Sale/DOM	/	07/31/2014/	69	+(-) Adjust.	04/08/2014 /	33	+(-) Adjust.	04/17/2014/	6	+(-) Adjust.
Location	rural	rural			rural			rural		
Site/View/Land Lease	0.55 acres average	0.50 acres average			0.43 acres average			0.59 acres average		
Design & Appeal	1-story	1-story			1-story			1-story		
Quality of Construction	average	average			average			average		
Age	2005	1958			1956			1960		
Condition/Repairs/ Cosmetic	average / none / na	average / none / na			average / none / na			average / none / na		
Systems, Structural, Environmental	none	none			none			none		
Above Grade	Bath 2 Bed 3	Bath 1 Bed 3			Bath 1 Bed 3			Bath 1 Bed 3		
Room Count	7	7			7			7		
Gross Living Area	1096 SQ FT	900 SQ FT			1243 SQ FT			1000 SQ FT		
Basement & Finished Rooms Below Grade	none	none			none			none		
Functional Utility	average	average			average			average		
Heating/Cooling	CENTRAL/CENTRAL	CENTRAL/CENTRAL			CENTRAL/CENTRAL			CENTRAL/CENTRAL		
Garage/Carport	2 car	1 car			2 car			none		
Porches, Patio, Pool, Etc.										
Special Energy Efficient Items	none	none			none			none		
Fireplace(s)										
Other (e.g. kitchen equip., remodeling)	none	none			none			none		
Sales of Financing Concessions		0			0			0		
Net Adj. (total)		+	-	\$5,660	+	-	\$430	+	-	\$5,500
Indicated Value of Subject		\$93,660			\$88,930			\$105,500		

VI. PROBABLE FINAL must fall within indicated value of the sales used above.

THE PRICE FOR THE SUBJECT PROPERTY BASED ON 120 DAYS LIST TO CONTRACT IS

	SUGGESTED LIST PRICE	SUGGESTED SALE PRICE	AVAILABLE FINANCING		BROKER RECOMMENDS MARKETING EITHER		Check one block below:
As Is	\$104,200	\$92,900	Conv <input checked="" type="checkbox"/> FHA/VA	Other <input type="checkbox"/>	<input checked="" type="checkbox"/> OR	<input type="checkbox"/>	Both the interior and exterior were inspected.
As Repaired	\$104,200	\$92,900	Conv <input checked="" type="checkbox"/> FHA/VA	Other <input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Only the exterior was inspected.
30 Day Quick Sale Value :		\$100,200	Land Value :		\$23,225.00		

COMMENTS including specific positives on this property and special concerns, if any, such as apparent structural issues, encroachments, easements, water rights, propane, hazardous waste, flood zone, etc. Attach addendum if additional space is needed.
The subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.



fannie mae 1092 (exterior)

Agent's Signature CHANEY II, JOHN R	Date 09/19/2014
--	--------------------

Subject Data

Is the subject property currently for rent? No

Name/Company:

Phone:

If the subject property is multi-family, are any of the units vacant?

If the multi-family has vacant units, what date did they become vacant?

If the subject has any damage to it, what is the amount?

If the subject has any damage to it, describe what the damage is?

No needed repairs.

If the subject has any damage to it, please provide the date the damage identified?

PRIOR LISTING AND SALES HISTORY

MLS#	Listed By	Phone	Status	Status Date	List/Sale Price
No details available					

Listing History Comments:

Listing Comments:

CHECKLIST

	Yes	No
1) Broker certifies that they have completed a site inspection of the subject property and that subject photos provided were taken at the time of inspection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) Have you used comps over one mile from the subject? <input checked="" type="checkbox"/> Rural area with limited market activity within one mile. none	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Have you used sales over six months old? <input checked="" type="checkbox"/> Rural area with limited recent sales activity.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) Have you used comps of different styles?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5) Has the subject market changed in the past few years with values significantly increasing or decreasing? Declining Values: <input checked="" type="checkbox"/> Market values have decreased due to the lack of economic development.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6) Comments ASSESSMENT OF SUBJECT CONDITION WAS BASED ON EXTERIOR VIEWING OF PROPERTY. INTERIOR CONDITION ASSUMED SIMILAR TO EXTERIOR. none The subject should be sold in as-is condition. Aggressive strategy is recommended to try to attract potential buyers in the area.		

ADDITIONAL COMMENTS

Sales 1: One level living!! A lot of upgrades and updates in this home! Flooring, new duct work, paint, cabinets, GFI outlets. All appliances to include stacked Washer and Dryer!!

Sales 2: Comfortable ranch in quiet area, 3 nice sized bedrooms; ceiling fans. Upgrades include new carpet and paint; Recently remodeled kitchen with gas range and large eat-in area.

Sales 3: Tons of updates throughout, to include stainless appliances, solid surface countertops, converted garage to a large master bedroom and massive walk in closet.

Listing 1 : This split entry home is much larger than it looks with a full finished basement featuring 4th Bedroom and Full Bath. This home is nestled on a corner lot located just east of Highway .

Listing 2 : This 2 bedroom/1 bathroom home is true main level living. Good sized family room to hang out in.

Listing 3 : prefer the ease of bedrooms, main living area and laundry all on one level? Look no further, this home is just that!! Lots of new throughout! Large fenced in yard.

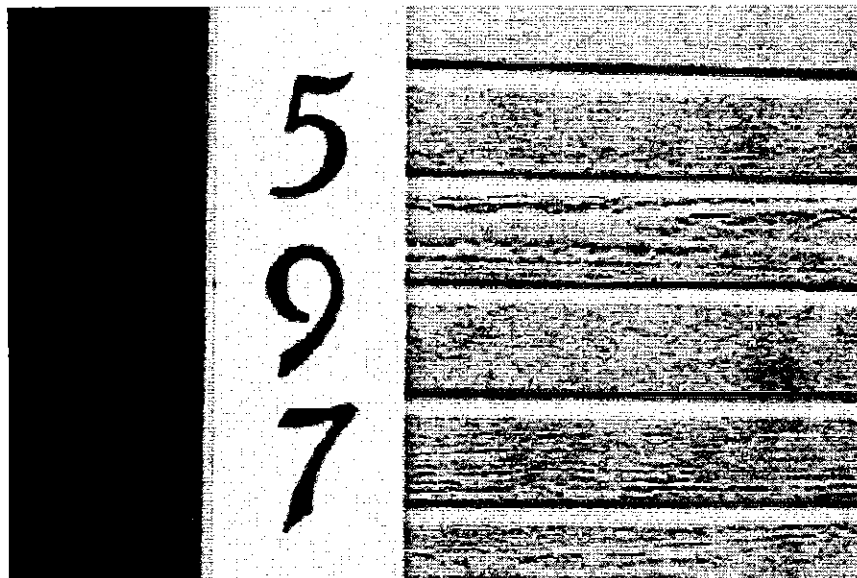
Health & Safety: No health or safety issues



fannie mae 1092 (exterior)



Subject Photo, Front #1 : 597 Hithergreen Dr :



Address Verification Photo #1 : 597 Hithergreen Dr :



fannie mae 1092 (exterior)



Street Scene #1 : 597 Hithergreen Dr :



Additional photo #1 : 597 Hithergreen Dr : left



fannie mae 1092 (exterior)



Additional photo #2 : right



MLS Comparable Sale #1 : 416 Holiday Dr :



MLS Comparable Sale #2 : 1205 N 7th St :



fannie mae 1092 (exterior)



MLS Comparable Sale #3 : 202 E Lois St :



MLS Comparable Listing #1 : 1001 N 3rd St :



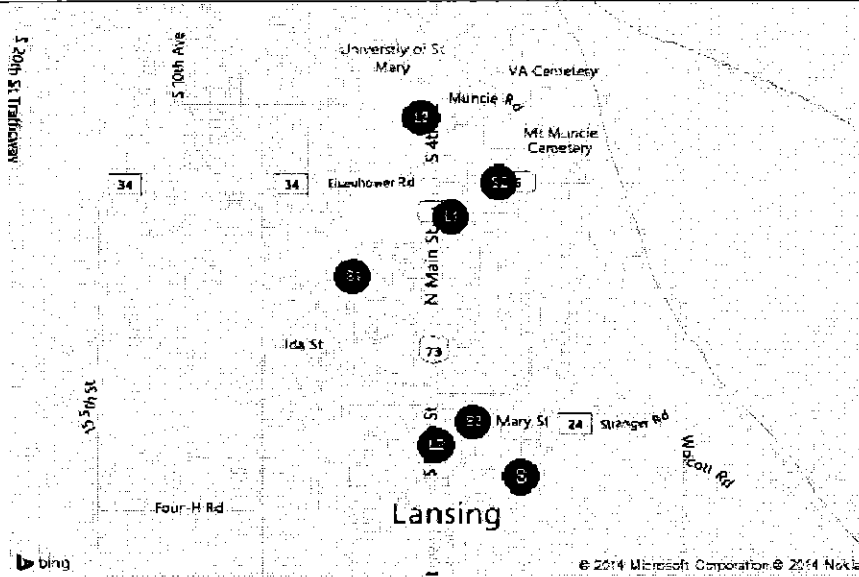
MLS Comparable Listing #2 : 501 S 1st St :



MLS Comparable Listing #3 : 432 Muncie Ter :



fannie mae 1092 (exterior)



Street Map Of Subject (Optional) #1 : 597 Hithergreen Dr : Subject & Comp Map

S: Subject - 597 HITHERGREEN DR

L1: Listing 1 - 1001 N 3RD ST

L2: Listing 2 - 501 S 1ST ST

L3: Listing 3 - 432 MUNCIE TER

S1: Sale 1 - 416 HOLIDAY DR

S2: Sale 2 - 1205 N 7TH ST

S3: Sale 3 - 202 E LOIS ST

EXHIBIT "B"

File Edit View Tools Dialer Window Code Requests Letters Notices Activities

Account

Acqd firm RES:
93-HE Conventional Fixed
Foreclosure

Ref Status - HARP No Transfer
Active Home Plus Acct

Other
00/12
If no UTD pd x to

Payment

Tot Due 38,652.64 / 1,219.83
877 Days Past Due
Full Payment Required
Formw

15 Account

16 Contacts

17 Collateral

18 Insurance

19 Note History

20 Payments

21 Payments to Pay

22 End Call

Per Diem

Actuarial

of TOF

Pool No

Contract Date

04/20/2006

Outcome Code

New Loan Setup

Contract Amount

\$208,315.00

AMR

Legal Mail Code

Ballout

N

Acct Info

Du/Mail Hist Late Fees

Third Party Contacts:

Name

Authorized

Address

City

State

Zip

Phone

SSN

Account

Payment Due:

\$38,652.64

Late Fees Due:

\$0.00

Unapplied Pmts:

\$0.00

Total Due:

\$38,652.64

Spanish Sp

Next Pmt Due

11/01/13 1

12/01/13 1

1

Complete Hgr

0

Review

1,440

chars

Payoff Inquiry for Account

Payoff Date: 9/25/2015

Applicant Name: PAWLOWSKI MARK J

Applicant SSN: ***-**-0442

Co-Applicant Name:

Co-Applicant SSN: ***-**-0000

Principal Balance: \$138,805.23

Interest: \$21,956.89

Paid Ahead Int: \$0.00

Unapplied Funds: \$0.00

Hazard/Hood Insurance: \$0.00

Late Fees: \$0.00

Misc Charges: \$0.00

Deferred Interest: \$0.00

Returned Funds Fees: \$0.00

Other Fees: \$0.00

Other Credits: \$0.00

Corporate Advances: \$600.00

Pmts In Suspense: \$0.00

Per Diem Interest: \$24.25

Payoff Amount: \$171,313.07

Interest Type:

APR

6.39 %

Next Pay Date:

05/01/2013

Last Pay Date:

07/26/2013

Earned Int Date:

09/01/2015

Last Request Date:

Ins Escrow Bal:

\$0.00

Escrow:

\$0,040.05

Mail Check To

Detach

DEPT CH 9052

PALATINE IL, 60055-9052

** Any transactions that occur on or after 09/25/2015 may change payoff amount **

This is not an official payoff. Directives gives the right to demand additional funds to correct any error or omission in the above payoff figure that was calculated in good faith, whether the error or

EXHIBIT "C"

Green Tree Servicing LLC
P.O. Box 6172
Rapid City, SD 57709-6172

+ 0569863 000005360 096C30 - 0927029

MARK J. PAWLOWSKI
597 HITHERGREEN DR
LANSING KS 66043-1718





Green Tree Servicing LLC
P.O. Box 6172
Rapid City, SD 57709-6172

July 21, 2015

MARK J. PAWLOWSKI
597 HITHERGREEN DR
LANSING KS 66043-1718

Re: Green Tree Servicing LLC ("Green Tree")
Account Number:
Property Address: 597 HITHERGREEN DR
LANSING, KS 66043

Dear MARK J. PAWLOWSKI:

Thank you for contacting us about your mortgage. You were evaluated for mortgage payment assistance based upon the eligibility requirements of Fannie Mae, the owner of your mortgage account. Based on a careful review of the information you provided to us, you are not eligible for mortgage modification assistance due to the following reason(s):

- You were unable to provide us with the documents we requested.

We recognize that this may be disappointing news for you. However, in order to avoid the negative impacts to your credit rating resulting from late payments and to avoid foreclosure, it is important that you make the full payment, if any payment is currently due, as soon as possible and continue to make your mortgage payment by the scheduled due date.

To bring your mortgage current, you must pay the total past due amount, if any. Please call us if you wish to receive a reinstatement amount for your account. If you are unable to pay your mortgage or bring it current, Green Tree will consider pursuing all available legal remedies up to and including the commencement of foreclosure proceedings. If your mortgage loan is reinstated and you subsequently experience a financial hardship, you may contact us to request reconsideration for mortgage payment assistance or other alternatives to foreclosure.

Please send your payment in the full amount due to:

Green Tree
PO Box 94710
Palatine, IL 60094-4710

You may be eligible for other workout options offered by Green Tree. Some of the programs that may be available include:

- Short-Sale – A short sale allows you to avoid foreclosure by selling your property and pay off your account. If you sell your property for less than the total amount owed on the account, Green Tree may accept that amount as full satisfaction of your account. Taking this action will not save your home, but Green Tree may pay you cash upon completion of the sale of your home.
- Deed-In-Lieu of Foreclosure – A deed in lieu of foreclosure would allow you to voluntarily deed your property to Green Tree in order to satisfy the account. Taking this action will not save your home, but Green Tree may pay you cash upon completion of the Program.

It is your responsibility to contact Green Tree to discuss your above-referenced account. If you wish to explore your options or have any other questions, please contact your account representative. Your assigned account representative is MALCOLM H. at 1-800-643-0202, extension 67557.

Our credit decision may have been based in part upon information obtained in a report from the below-referenced consumer reporting agency listed. You have the right under the Fair Credit Reporting Act to obtain a free copy of your

credit report. You must request your free copy within 60 days of the date of this letter. You also have the right to dispute the information contained in your credit report with the credit reporting agency. The credit reporting agency did not make the decision regarding your ineligibility and is not able to provide you with specific reasons as to why you are not eligible for a Loan Modification.

Credit Reporting Agency: Trans Union Consumer Solutions
Reporting Agency Address: P.O. Box 2000
Chester, PA 19022-2000
Toll Free Number: 1-800-916-8800
Web Address: <http://annualcreditreport.transunion.com/entry/disputeonline>

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: [REDACTED]

Date: 04/06/2015

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- Serious delinquency and public record or collection filed
- Number of accounts with delinquency
- Too few accounts currently paid as agreed
- Length of time since derogatory public record or collection is too short

If you have any questions regarding your credit score, you should contact Trans Union Consumer Solutions at:

Address: P.O. Box 2000, Chester, PA 19022-2000

Telephone number: 1-800-916-8800

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, which can be contacted at:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

Counseling is available at no charge from HUD-approved counselors through the HOPE Hotline: 1-888-995-HOPE. This housing counseling on-demand service is available 24-hours a day/7-days a week in Spanish and English (other languages available on request). You may also visit <http://www.hud.gov/offices/hsg/sfh/hcc/fo/>.

If you have concerns about the evaluation of your mortgage for foreclosure alternatives, then please contact the Loss Mitigation Response Unit at 1-855-840-8213; Green Tree has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error, or Request for Information: PO Box 6176 Rapid City SD 57709-6176.

Sincerely,

Green Tree

1-800-643-0202

Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.